

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Cardell Guider

Debtor(s)

Case No. 15-03934

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/06/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/29/2015.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 6.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$555.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$0.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$0.00**

Attorney fees paid and disclosed by debtor: \$290.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
KAHUNA PAYMENT SOLUTIONS LLC	Secured	795.68	NA	NA	0.00	0.00
QUANTUM3 GROUP	Secured	675.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Secured	19,850.00	NA	NA	0.00	0.00
ALLIANCEONE INC/KANE COUNTY	Unsecured	1.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP	Unsecured	429.00	NA	NA	0.00	0.00
AMERICA LOANS LLC	Unsecured	273.00	NA	NA	0.00	0.00
CERASTES/WEINSTEIN & RILEY	Unsecured	510.00	NA	NA	0.00	0.00
CHASE	Unsecured	1.00	NA	NA	0.00	0.00
CHASE	Unsecured	1.00	NA	NA	0.00	0.00
CHASE	Unsecured	1.00	NA	NA	0.00	0.00
CHOICE RECOVERY INC/TIME WARN	Unsecured	1.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES/PRC	Unsecured	1.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	1.00	NA	NA	0.00	0.00
FINGERHUT	Unsecured	1.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	552.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	422.00	NA	NA	0.00	0.00
FORD CREDIT	Unsecured	1.00	NA	NA	0.00	0.00
ISPEEDYLOANS.COM	Unsecured	1,820.00	NA	NA	0.00	0.00
MERRICK BANK CORP	Unsecured	633.00	NA	NA	0.00	0.00
MIRAMED REVENUE GROUP LLC	Unsecured	1.00	NA	NA	0.00	0.00
MONTEREY FINANCIAL	Unsecured	1,622.00	NA	NA	0.00	0.00
MW FINACL SVC/CAPTURE FINANCL	Unsecured	1.00	NA	NA	0.00	0.00
NATIONAL CREDIT AUDIT CORP/STA	Unsecured	1.00	NA	NA	0.00	0.00
NCO FINANCIAL/ILLINOIS STATE TO	Unsecured	6.00	NA	NA	0.00	0.00
OPPORTUNITY FINANCIAL LLC	Unsecured	1.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$0.00</u>	
Disbursements to Creditors	<u>\$0.00</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$0.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/29/2015

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.